

Debtor 1 Lloyd Douglas Banham

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Missouri  
(State)

Case number 17-40302-can13

## Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

**Name of creditor:** U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT

**Court claim no. (if known):** 14

**Last 4 digits** of any number you use to identify the debtor's account: 0 6 5 3

**Property address:** 3321 S Hocker Ave  
Number Street

Independence, MO 64055-2502  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/01/2022  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Lloyd Douglas Banham  
First Name Middle Name Last Name

Case number (if known) 17-40302-can13

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Stewart C. Bogart  
Signature

Date 03/29/2022

Print Stewart C. Bogart, #67956  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Millsap & Singer, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 612 Spirit Drive  
Number Street  
St. Louis, MO 63005  
City State ZIP Code

Contact phone (636) 537- 0110

Email bkty@msfirm.com

The amounts identified as due on this response may not, due to timing, reflect all payments sent to the Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Cure Statement but which have not yet been received and/or processed by the Creditor.

Dated March 29, 2022

Respectfully Submitted,  
Millsap & Singer, LLC

/s/ Stewart C. Bogart

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Stewart C. Bogart, #67956

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Attorneys for U.S. Bank National Association, not  
in its individual capacity but solely as trustee for  
the RMAC Trust, Series 2016-CTT

**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on March 29, 2022, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Stewart C. Bogart

**Electronic Mail Notice List**

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Joani W. Harshman

Richard Fink

Office of the United States Trustee

**Manual Notice List**

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Lloyd Douglas Banham  
3321 S Hocker Ave  
Independence, MO 64055